

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION-DETROIT

IN RE:

Nathan and Stacy Murphy,

Debtors.

Case No. 10-44124-TJT

Honorable Thomas J. Tucker

Chapter 13

ORDER CONFIRMING PLAN

The Debtor's Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 U.S.C. §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor's Chapter 13 plan, as last modified, if at all, is confirmed.

**IT IS FURTHER ORDERED that the claim of attorney for the Debtor, for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$3,000.00 in fees and \$0.00 in expenses, and that the portion of such claim which has not already been paid, to-wit: \$3,000.00 shall be paid by the Trustee as an administrative expense of this case.**

IT IS FURTHER ORDERED that the Debtor shall maintain all policies of insurance on all property of the Debtor and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [*Only provisions checked below apply*]

☒ The second mortgage held by Huntington Bank shall be stripped and treated as a Class 8 general unsecured claim pursuant to the terms of the consent order entered in the Bankruptcy case as docket #28 on April 16, 2010.

☒ The third mortgage held by GE Capital shall be stripped and treated as a Class 8 general unsecured claim pursuant to the terms of the default judgment entered in Adversary case no. 10-04578.

☒ Ford Motor Credit Company shall be paid directly pursuant to contract terms for the 2010 Ford Fusion and the 2007 Ford Focus as obligations are current and a relationship is maintained with the creditor. Ford is not required to file an amended proof of claim.

☒ Debtors' shall commit 100% of profit sharing and bonuses to the Chapter 13 Plan.

☒ Debtors' Chapter 13 Plan Payment shall be \$714.07 bi-weekly effective April 29, 2010.

☒ Debtors' Chapter 13 Plan payment shall be \$894.07 bi-weekly effective February 1, 2012 upon completion of direct payments to Ford Motor Credit for the 2007 Ford Focus.

☒ Debtors' Chapter 13 Plan payment shall be \$1024.69 bi-weekly effective February 14, 2015 upon completion of direct payments to Ford Motor Credit for the 2010 Ford Fusion.

APPROVED

/s/ Tammy L. Terry

TAMMY L. TERRY (P46254)  
Chapter 13 Trustee  
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DEBTOR ATTORNEY

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Objections Withdrawn
<u>/s/ Craig Rule</u> For Creditor: FMCC
<u>/s/</u> For Creditor:
<u>/s/</u> For Creditor:
<u>/s/</u> For

Signed on May 08, 2010

          /s/ Thomas J. Tucker            
Thomas J. Tucker  
United States Bankruptcy Judge